

Form 129

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

David Fako
Kelley Fako
Debtor(s)

Bankruptcy Case No.: 20-70019-JAD

Chapter: 13

FINAL DECREE

The estate of the above named debtor has been fully administered.

IT IS ORDERED THAT:

Ronda J. Winneccour is discharged as trustee of the estate of the above named Debtor(s) and the bond is cancelled; the Chapter 13 case of the above named Debtor(s) is closed.

Dated: May 30, 2025

Jeffery A. Deller
United States Bankruptcy Judge

In re:
David Fako
Kelley Fako
Debtors

Case No. 20-70019-JAD
Chapter 13

District/off: 0315-7
Date Rcvd: May 30, 2025

User: auto
Form ID: 129

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Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 01, 2025:

Recip ID **Recipient Name and Address**
db/jdb + David Fako, Kelley Fako, 12 Harmony Drive, Indiana, PA 15701-7830

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 01, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 30, 2025 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2022-2 dcarlon@kmllawgroup.com
Lawrence Willis	on behalf of Joint Debtor Kelley Fako ecf@westernpabankruptcy.com urfreshstrt@gmail.com;willislr88866@notify.bestcase.com
Lawrence Willis	on behalf of Debtor David Fako ecf@westernpabankruptcy.com urfreshstrt@gmail.com;willislr88866@notify.bestcase.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Robert Shearer	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2022-2 rshearer@raslg.com

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Total Noticed: 1

Robert Shearer

on behalf of Creditor Federal Home Loan Mortgage Corporation rshearer@raslg.com

Ronda J. Winnecour

cmeccf@chapter13trusteewdpa.com

TOTAL: 7